

ask



SHIP

Q: My husband has a chronic mental health disorder. Medicare doesn't seem to pay for some of his medications. Why not?

A: You are probably referring to a specific group of medications that have been excluded from Medicare Part D formularies. This meant that Part D Plans could not cover the costs of these drugs.

These medications (barbiturates and benzodiazepines) are commonly used in the treatment of some mental health conditions, as well as epilepsy and cancer.

Beginning January 1, 2013, barbiturates for certain conditions and benzodiazepines will be allowed as Medicare Part D covered drugs. This means that if your husband has been prescribed any of these medications, your Part D Plan might soon help cover them. Plans vary, so be sure to check with your Part D Plan provider to see which

medications will be covered for you in 2013.

You can also compare the formularies and costs of Part D drug plans for 2013 on www.medicare.gov using the Plan Finder tool.

In addition to this change in prescription coverage, you may also see lower costs associated with your husband's mental health care coverage.

For outpatient mental health treatment (such as psychotherapy), you currently pay 40% of the Medicare-approved amount. The amount you will pay for these services will decrease to 35% in 2013 and to 20% in 2014.

The types of services this covers include the following:

- A psychiatrist or other doctor
- A clinical psychologist
- A clinical social worker
- Certain other health care professionals

Other services covered by

Part B include the following:

- Individual and group psychotherapy
- Family psychotherapy (with you present) for your treatment
- Certain lab and diagnostic tests
- Psychiatric evaluations
- Medication management

If you have questions about your Medicare coverage for Mental Health Services or anything else related to Medicare, contact SHIP for help. Call 1-800-452-4800, or visit www.medicare.in.gov.

Medicare-approved amount for outpatient mental health treatment:

During this year,	You will pay...
2012	40%
2013	35%
2014	20%

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.